

Pengaruh Rasio BOPO (Operational Efficiency Ratio), NIM (Net Interest Margin), dan NPL (Non Performing Loan) terhadap Profitabilitas Perbankan yang Terdaftar di BEI Tahun Periode 2012-2015

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ABSTRAK

Profitabilitas adalah indikator yang penting untuk mengukur kinerja suatu bank. Penelitian ini bertujuan untuk menguji pengaruh dari Operational Efficiency Ratio (BOPO), Net Interest Margin (NIM), dan Non Performing Loan (NPL) terhadap profitabilitas perbankan. Populasi yang digunakan adalah bank yang terdaftar di BEI selama periode 2012-2015. Untuk penentuan sampel, digunakan teknik purposive sampling. Berdasarkan teknik tersebut, diperoleh 28 bank sebagai sampel. Dalam penelitian ini, digunakan analisis regresi linier berganda sebagai teknik analisis, yang dilakukan dengan menggunakan program software SPSS for Windows versi 16.00. Hasil penelitian menunjukkan bahwa BOPO merupakan variabel yang paling berpengaruh terhadap profitabilitas dengan arah negatif, sedangkan NIM berpengaruh positif terhadap profitabilitas, dan NPL terbukti tidak berpengaruh terhadap profitabilitas.

Kata Kunci : Profitabilitas, BOPO, NIM, dan NPL

The Effect of BOPO ratio (Operational Efficiency Ratio), NIM (Net Interest Margin), and NPL (Non Performing Loan) on Banking Profitability Listed on IDX over the period 2012-2015

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ABSTRACT

Profitability is an important indicator to measure the performance of a bank. The purpose of this study is to examine the effect of Operational Efficiency Ratio (BOPO), Net Interest Margin (NIM), and Non Performing Loan (NPL) on bank profitability. The population is bank that listed on IDX over the period 2012-2015. Determination of the sample, used purposive sampling technique. Based on this techniques, obtained 28 banks as a sample. In this study, used multiple linear regression analysis as an analysis technique, which is done by using software program SPSS for Windows version 16.00. The result of this study showed that BOPO is a variable that has the biggest effect on profitability which is make a profitability into negative direction, while NIM has a positif effect on profitability, and NPL proved has no effect on profitability.

Keyword : Profitability, BOPO, NIM, and NPL